



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

## DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

Office of Housing

Special Attention of:  
All Homeownership Directors  
All Approved Lenders

Transmittal Handbook No.: 4165.1 REV- 2

Issued: April 6, 2005

### 1. This Transmits:

Revision 2, of Handbook 4165.1, Endorsement for Insurance for Home Mortgage Programs (Single Family)

### 2. Explanation of Changes:

The handbook has been updated entirely. All changes to endorsement policies and procedures implemented by HUD Mortgagee Letters issued since November 30, 1995, have been incorporated into this handbook.

FHA is currently in the process of reviewing the Fannie Mae revisions to its standard mortgage forms, and evaluating what amendments will need to be made with respect to FHA-insured mortgages. Until that review process is completed, lenders are advised to continue using the introductory language and non-uniform covenants from the 1990 Fannie Mae forms, along with the uniform covenants from the FHA Model Mortgage form and all applicable state and local requirements for a recordable and enforceable mortgage and enforceable note. Lenders will be advised of any changes to FHA requirements as soon as the review process is completed.

### Mortgagee Letters

All or parts of the Mortgagee Letters (MLs) listed below have been incorporated into this handbook revision. When all of the information from a particular ML has been incorporated into the handbook, the ML is cancelled. When only a part of the information in an ML has been incorporated into the handbook, that part is described and the handbook supersedes it. The parts of an ML not incorporated into the handbook remain in effect.

### ML

- 95-20 The provisions in the part of the ML titled Loan Production: The Model Mortgage Form has been included in Appendix II thereby canceling this part of the ML.

- 95-24 The provisions in the part of the ML listing the MIC Section of the ACT (ADP) Codes have been included in paragraph 2-10 thereby canceling this part of the ML.
- 96-12 The provisions of this ML related to not requiring that the loan be closed in The names of the loan correspondents are incorporated into Section 2-4.
- 96-18 Part V of this ML is canceled and has been included in Appendix II.
- 96-29 The provisions of this ML relating to case binder order of documents and the elimination of Form HUD-92800 have been canceled. The provisions dealing with the Pre-Endorsement Review Check List is also canceled and has been implemented as Appendix XX.
- 97-14 The Notice of Return (NOR) section of this ML has been implemented in Section 2-4.
- 97-38 The information concerning the revised Federal Housing Administration (FHA) Case Binder for Home Equity Conversion Mortgages (For Direct Endorsement Cases Only) has been incorporated as Table 1.2 in Section 1-4.
- 98-13 This ML is cancelled and has been superceded by this Handbook revision and incorporated in Chapter 2
- 01-01 This ML on Case Binder Stacking Order and Documentation Issues has been canceled. All information relating to this ML is now included in Section 1-4.
- 03-17 All information regarding the replacement of the paper Mortgage Insurance Certificate (MIC) with the electronic MIC has been incorporated in Chapter 2.
- 04-14 All information regarding cases submitted for reconsideration after NOR and late for endorsement certification has been incorporated in paragraphs 3-2 and 3-3.
- 05-23 This ML on Amended Late Request for Endorsement Procedures is incorporated in Chapter 3.

### 3. Filing Instructions:

Remove:

Handbook 4165.1 REV-1 and CHG-3

Insert:

Handbook 4165.1 REV-2

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Assistant Secretary for Housing -  
Federal Housing Commissioner